

**Exhibit I**

DEF - DMS5 - BRCH (WV).txt  
%%H002681GM 50019-0049LTR1DEF - DMS5 - BRCH (WV)  
SYSLTR1 PROD07/03/ 9408 05017 0  
♀  
{DPLX}}

00PFST519

07/03/09

LYNDOL A CURRY

20 FAIRFAX DR

HUNTINGTON WV 25705-0000

RE: Account Number 9408  
Property Address 20 FAIRFAX DR  
HUNTINGTON WV 25705-0000

Dear LYNDOL A CURRY

Our records indicate the above-referenced mortgage loan is in default.

Your account is due for 05/01/09, and succeeding payments. This is a demand for payment of the total amount due and owing as of the date of this letter, which is as follows:

Payments .....	\$	4390.29
Late Charges .....	\$	30.00
Fees, Costs, and other amounts accrued to date .....	\$	306.59
Suspense .....	\$	36.57
Total Amount Due .....	\$	4690.31

You may cure the default by paying the total amount due, indicated above, within thirty (30) days from the date of this letter. You are also responsible for paying any additional payments, fees, and charges that become due during this 30-day period. Payments must be made in certified funds or cashier's check. If funds tendered are not honored for any reason, the default will not be cured. Our acceptance of any funds less than the total amount due shall not constitute a waiver of our rights and/or remedies under the loan documents or applicable law.

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DEF - DMS5 - BRCH (WV).txt

07/03/09

Account Number [REDACTED] 9408

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You are hereby notified your credit rating may be adversely affected if you fail to fulfill the terms of your credit obligations. You are also notified we may visit the above-referenced property from time to time to determine its condition and occupancy status, the costs of which you will be responsible for.

Unless we receive full payment of all past-due amounts, we will accelerate the maturity of the loan, declare the obligation due and payable without further demand, and begin foreclosure proceedings. This could result in the loss of your property. You have the right to assert or defend the non-existence of a default and you may have other rights under state law.

Once in foreclosure, you have the right to reinstate your account up to five days prior to the foreclosure sale of the property if: 1) you pay the total amount due plus any fees, costs and other amounts accrued through the reinstatement date, and 2) you take any other action reasonably required by us to assure the security of the property, as well as your obligations under the loan documents continue in full force and effect.

HUD-approved counseling is available on FHA guaranteed loans by calling 800-569-4287. If you would like to discuss any matter contained in this notice, we encourage you to contact our loan counselors immediately at 888-714-4622.

Collection Department  
Loan Servicing  
5017

Notice - This is an attempt to collect a debt and any information obtained will be used for that purpose. If your debt has been discharged in bankruptcy, our rights are being exercised against the collateral for the above-referenced loan, not as a personal liability.

"I, \_\_\_\_\_, the \_\_\_\_\_ of \_\_\_\_\_, hereby certify that the notice of the consumer's right to cure default on which this certification appears (or to which this certification is attached) was on this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, mailed to the person(s) whose name(s) appear herein (therein) at the address(es) set forth herein (therein)."

Taken, subscribed and sworn to before me on 07/03/09.  
My commission expires \_\_\_\_\_

\_\_\_\_\_  
(Notary Public)

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